

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Thomas Wayne Damron, Sr.  
Debtor

Case No. 19-02621-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Sep 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2019.

db  
5211894 +Thomas Wayne Damron, Sr., 72 Hemlock Drive, Hanover, PA 17331-7510  
5211895 Citi Cards, P.O. Box 70166, Philadelphia, PA 19176-0166  
5211896 Discover, P.O. Box 742655, Cincinnati, OH 45274-2655  
5211896 +Judgment Group, Asgn of Sharon Beach & Daniel, P.O. Box 91, Stevensville, MD 21666-0091  
5211897 #Mariner Finance, P.O. Box 35394, Baltimore, MD 21222-7394  
5211898 +Mariner Finance, P.O. Box 44490, Baltimore, MD 21236-6490  
5211901 +Sharon Beach, 620 Venable Avenue, Baltimore, MD 21218-2919  
5211903 +The Judgment Group, 366 Thompson Creek Mall #191, Stevensville, MD 21666-7508  
5211905 USAA Federal Savings Bank, P.O. Box 650660, Dallas, TX 75265-0660  
5211904 Upgrade Incorporated, 2 North Central Avenue, 10 Floor, Phoenix, AZ 85004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: bkrgeneric@penfed.org Sep 27 2019 19:21:29 Pentagon Federal Credit Union,  
Bankruptcy Department, P.O. Box 1432, Alexandria, VA 22313, UNITED STATES  
cr +EDI: PRA.COM Sep 27 2019 23:23:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5211891 E-mail/Text: bk@avant.com Sep 27 2019 19:21:48 AVANT, P.O. Box 9183380,  
Chicago, IL 60691-3380  
5211890 +E-mail/Text: bk@avant.com Sep 27 2019 19:21:48 AVANT, 222 N LaSalle Street,  
Chicago, IL 60601-1101  
5242015 EDI: BECKLEE.COM Sep 27 2019 23:23:00 American Express National Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
5211892 +EDI: CAPITALONE.COM Sep 27 2019 23:23:00 Capital One, P.O. Box 71083,  
Charlotte, NC 28272-1083  
5211893 EDI: CHASE.COM Sep 27 2019 23:23:00 Chase, P.O. Box 15123, Wilmington, DE 19850-5123  
5211899 +EDI: MID8.COM Sep 27 2019 23:23:00 Midland Credit Management Inc., 2365 Northside Drive,  
Suite 300, San Diego, CA 92108-2709  
5211900 +E-mail/Text: bkrgeneric@penfed.org Sep 27 2019 19:20:39 Pentagon Federal Credit Union,  
1001 North Fairay, Alexandria, VA 22314-1797  
5211902 EDI: RMSC.COM Sep 27 2019 23:23:00 SYNCB/Wolf Furniture, PO Box 960061,  
Orlando, FL 32896-0061  
5212237 +EDI: RMSC.COM Sep 27 2019 23:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
5211906 +EDI: WFFC.COM Sep 27 2019 23:23:00 Wells Fargo Bank, P.O. Box 5169,  
Sioux Falls, SD 57117-5169  
5211907 EDI: WFFC.COM Sep 27 2019 23:23:00 Wells Fargo Bank N.A., P.O. Box 71118,  
Charlotte, NC 28272-1118  
5211908 EDI: WFFC.COM Sep 27 2019 23:23:00 Wells Fargo Card Services, P.O. Box 77053,  
Minneapolis, MN 55480-7753  
5211909 EDI: WFFC.COM Sep 27 2019 23:23:00 Wells Fargo PL&L Loan Payment, P.O. Box 14525,  
Des Moines, IA 50306-3525

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern, PA 19355-0701

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor USAA FEDERAL SAVINGS BANK bkgroup@kmlawgroup.com  
Lawrence V. Young (Trustee) lyoung@cgalaw.com,  
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com  
Thomas E. Miller on behalf of Debtor 1 Thomas Wayne Damron, Sr. staff@tommlawoffice.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Thomas Wayne Damron Sr.**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1271**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

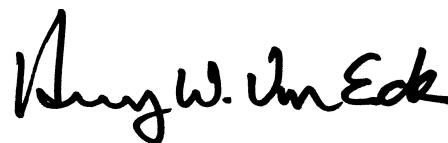
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:19-bk-02621-HWV****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Thomas Wayne Damron Sr.  
aka Thomas Wayne Damron, aka Thomas W.  
Damron

9/27/19**By the  
court:**

Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**